

Information to identify the case:

Debtor 1	Clover Lu Martinez	Social Security number or ITIN	xxx-xx-9948
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-

United States Bankruptcy Court **District of Utah**
Case number: 19-22169 RKM Date case filed for chapter 7: **4/2/19**

Official Form 309A (For Individuals or Joint Debtors) (12/15)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Clover Lu Martinez	
2. All other names used in the last 8 years		
3. Address	1838 N Smith Ridge Drive Lehi, UT 84043	
4. Debtor's attorney Name and address	Jarred A. Henline Henline Law 770 E Main Street #348 Lehi, UT 84043	Contact phone (801) 854-9212 Email: jarred@henline-law.com
5. Bankruptcy trustee Name and address	J. Kevin Bird tr Bird & Fugal 384 East 720 South Suite 201 Orem, UT 84058	Contact phone (801) 426-4700 Email: jkevinbird@birdfugal.com

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: May 13, 2019 at 09:30 AM Location: Provo City Library, Academy Square, 550 N. University Ave., Provo, UT 84601
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div style="width: 35%; text-align: right;"> Filing deadline: 7/12/19 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div style="width: 35%; text-align: right;"> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of Utah

In re:
 Clover Lu Martinez
 Debtor

Case No. 19-22169-RKM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: sjl
 Form ID: 309A

Page 1 of 1
 Total Noticed: 9

Date Rcvd: Apr 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2019.

db +Clover Lu Martinez, 1838 N Smith Ridge Drive, Lehi, UT 84043-3966
 tr +J. Kevin Bird tr, Bird & Fugal, 384 East 720 South, Suite 201, Orem, UT 84058-6320
 11265554 +Louis Martinez, 6352 Cherokee Trail, Tobyhanna, PA 18466-7817
 11265555 #+Seterus, Inc., Attn: Bankruptcy, Po Box 1077, Hartford, CT 06143-1077

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jarred@henline-law.com Apr 24 2019 01:59:20 Jarred A. Henline, Henline Law,
 770 E Main Street #348, Lehi, UT 84043

tr +EDI: FJKBIRD Apr 24 2019 05:43:00 J. Kevin Bird tr, Bird & Fugal, 384 East 720 South,
 Suite 201, Orem, UT 84058-6320
 11265552 +EDI: AMEREXPR.COM Apr 24 2019 05:43:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 11265553 +EDI: CHASE.COM Apr 24 2019 05:43:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 11281059 +EDI: RMSC.COM Apr 24 2019 05:43:00 Synchrony Bank,
 Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 11265556 +EDI: RMSC.COM Apr 24 2019 05:43:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2019 at the address(es) listed below:

J. Kevin Bird tr jkevinbird@birdfugal.com,
 kbird@ecf.epiqsystems.com; kbtrustee@aol.com; melanie@birdfugal.com; jkb@trustesolutions.net
 Jarred A. Henline on behalf of Debtor Clover Lu Martinez jarred@henline-law.com,
 henlinelaw@gmail.com; henlinejr75061@notify.bestcase.com
 United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3